



GAP POLICY HANDBOOK

COMBINED **GAP**

IMPORTANT INFORMATION ABOUT Your PRODUCT

Here at Best4 our goal is to ensure **you** make the most of **your** products and have peace of mind. So, whether **you're** a novice or an expert in motoring, we've put together the following key points so **you** always know what to expect.

The vehicle must have a valid MOT, tax and insurance at all times for the duration of the policy, failure to do so may lead to an unsuccessful claim.

WHAT IS GAP?

GAP Insurance stands for Guaranteed Asset Protection Insurance. If **your** car is stolen or written off, GAP Insurance covers the gap between how much **you** paid for **your** car and the amount **your** motor insurer is willing to pay out, based on **your** car's current market value.

Note: As soon as you buy the car and drive it away from the dealership, it will start depreciating in value.

GAP COVERS



- Vehicles purchased under 90 days ago from a VAT Registered Motor Vehicle Supplier
- Vehicles purchased on finance (Return to Invoice GAP)
- Vehicles purchased on a contract hire/lease agreement

Please refer to page 12-13 for more information.

HOW DOES GAP WORK?

1. **You** buy a new car for £25,000
2. **You** buy 3-year GAP policy
3. After 2 years car is damaged in a storm
4. **Your** vehicle is declared a total loss and **you** are offered £17,500
5. We cover the remaining £7,500 so **you** receive **your** full £25,000

If you've owned your vehicle for under 90 days - fantastic, you are eligible to purchase GAP Insurance.

GAP DOES NOT COVER



- Rally/Private Hire/chauffer or driving school vehicles
- Vehicles not covered by a comprehensive motor insurance policy
- Vehicles purchased from a private seller
- Modified vehicles

Please refer to page 13-15 for more information and a full list of exclusions.

GAP CLAIMS PROCESS - SEE PAGE 10

DO NOT ACCEPT A MOTOR INSURANCE SETTLEMENT WITHOUT CONTACTING THE CLAIMS LINE

If **you** consider **your** vehicle is likely to be declared a total loss, here's what to do:

Call the claims line on 03300 944 444 or email us at claims@best4gap.com*
In the first instance we will need:

- **Your** policy number
- **Your** personal details

***YOU WILL NEED TO TELL US
WITHIN 90 DAYS OF YOUR
TOTAL LOSS OCCURRING**

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We will always work as hard as we can to ensure that the stress and inconvenience of having **your** vehicle out of action is as smooth as it can be. We endeavour to be fair with our claims process and assess everything on a case-by-case basis. We therefore ask that **you** take time to have a thorough read through all **your** documentation to check **your** understanding and confirm that this is the right product for **your** needs. Ultimately, there will be occasions where we cannot please everyone, to be as transparent as we can be, please note this product will not cover everything.

Should **you** have any questions please feel free to contact us on the number below and we'll be happy to help:

03300 944 444.

LINES ARE OPEN MONDAY TO FRIDAY 9AM - 5PM AND SATURDAY 9AM - 12PM

YOUR POLICY

Please refer to **Your Policy Schedule** for confirmation of the extent of **Your** cover under this Policy.

You must take reasonable care to provide information to **Us** that is accurate and complete answers to the questions that **We** ask when **You** take out, make changes to, and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a **Claim** or **We** may not pay any **Claim** in full.

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Please read **Your** Policy carefully and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a **Claim** which might arise and could lead to this Policy becoming void. Please keep this policy in a safe place and if **You** do have any queries please contact **Us**.

DEFINITIONS

THE WORDS OR EXPRESSIONS BELOW HAVE THE FOLLOWING MEANING WHENEVER THEY APPEAR IN BOLD IN THIS POLICY.

Claim

A claim made under the terms and conditions of this Policy.

Comprehensive Motor Insurance Policy

A comprehensive motor insurance policy covering accidental damage, fire and theft risks to the **Vehicle**, which is effected and kept in force or replaced by a similar comprehensive policy for the duration of the **Period of Insurance** under this Policy

Consequential Loss

Any costs expenses or liabilities directly or indirectly arising from the **Incident** which gave rise to **Your Claim** save where cover is specifically granted under the **WHAT IS COVERED** section of this Policy.

Early Settlement Figure

The balance payable to **Your Financier** under the terms of **Your Finance Agreement** on the date that **Your Vehicle** was declared a **Total Loss** but excluding any amount carried over from a previous finance agreement, credit protection insurance, credit facility fee, title discharge fee, documentation fee, any **Finance Agreement** payment arrears and any additional interest charges, and any other financed amount not related specifically to the insured **Vehicle**.

Excluded Vehicles

Any vehicle that has been used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any vehicle not listed in **Glass's Guide**, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian vehicles unless they were built for the **UK** market and invalid carriages, taxis, driving school vehicles, chauffeur and courier vehicles unless **We** have agreed to cover such vehicle and an additional premium has been paid.

Finance Agreement

The agreement with **Your Financier** covering the loan to **You** for the purchase of the **Vehicle**.

Financier

Any **UK** based finance company or institutional lender who provided **you** with the funds to purchase the **Vehicle** under a formal loan/finance contract.

Glass's Guide

A monthly trade publication recognised and used extensively throughout the motor trade to assist in the valuation of used vehicles.

Incident

The single event leading to **Your Vehicle** being determined as a **Total Loss**.

Limit of Indemnity

The maximum amount that can be claimed under this Policy as stated on **Your Policy Schedule** (including VAT).

Market Value

The **Market Value** of the **Vehicle**, as reasonably determined by **Us** using information available from various commercial sources such as, but not limited to **Glass's Guide** or, at **Our** discretion, as determined by an automotive engineering expert instructed by **Us**.

Motor Insurance Policy Payment

The amount paid to **You** under the terms of **Your Comprehensive Motor Insurance Policy** following the **Incident** consequent upon **Your Vehicle** being declared a **Total Loss**.

Motor Insurer

The **UK** authorised and **UK** based insurance company that issued to **You** the comprehensive **Motor Insurance Policy** covering **Your Vehicle**.

Net Invoice Purchase Price

The invoiced purchase price of the **Vehicle**. Servicing contracts, road fund licence, fuel, insurance premium and any arrears or negative equity transferred from any previous finance agreement or other loans are excluded.

Our/Us/We

Best4 GAP acting as the Policy Administrator for and on behalf of Financial & Legal Insurance Company Limited, the insurer of this Policy.

Period of Insurance

The period of cover as specified in **Your Policy Schedule**.

Policy Excess

The amount of the accidental damage, fire or theft excess payable by **You** applying under the terms of **Your Comprehensive Motor Insurance Policy** consequent upon the **Incident**.

Policy Schedule

The policy document outlining the extent of the cover provided under this Policy.

Territorial Limits

The **UK**, the Isle of Man and the Channel Islands. The territorial limit is extended to the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra but only if the **Vehicle** is not out of the **UK**, the Isle of Man, and the Channel Islands for any more than 60 days in any 12 months period of cover under this Policy and always provided that the cover available under **Your Comprehensive Motor Insurance Policy** is substantially the same as the cover applicable had the **Incident** occurred in the **UK**, the Isle of Man or the Channel Islands.

Total Loss

Where the **Vehicle** has reasonably been assessed as beyond economic repair following the **Incident**. **We** reserve the right at **Our** discretion to rely upon a **Total Loss** value as determined by an automotive engineering expert as instructed by **Us**.

Vehicle

A motor vehicle registered to **You** and meeting the POLICY ELIGIBILITY CRITERIA that is insured under the terms and conditions of this Policy and that is otherwise not an **Excluded Vehicle**.

You/Your

The policyholder and registered owner of the **Vehicle** forming the subject matter of this Policy and named in the **Policy Schedule**.

The Terms and Conditions of this Policy and its **Policy Schedule** will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

POLICY ELIGIBILITY CRITERIA

Your vehicle is eligible for cover under this Policy always provided that:

1. It is a motor car designed to carry no more than eight people including the driver or is a small commercial vehicle of less than 3,500kg gross weight.
2. You purchase this Policy within 90 days of taking ownership of the vehicle from a VAT Registered Dealership including online purchases.
3. It is in fully roadworthy condition when proposed to **Us** for cover and that its mechanical and bodywork condition is not less than average for a vehicle of the same model of similar age and mileage save where any defects are fully disclosed to **Us**.
4. The **UK Net Invoice Purchase Price** does not exceed £150,000 (one hundred and fifty thousand pounds). The value of a non-UK sourced **Vehicle** will be based on **Our** assessment of what would have been the **Net Invoice Purchase Price** of a UK equivalent vehicle provided by a manufacturer or manufacturer's agent in the **UK** and specified for use in the **UK**. **Our** assessed value will be used to determine the amount of any **Claim** in the event that the **Vehicle** is deemed to be a **Total Loss**.
5. It is listed in **Glass's Guide**.
6. Is less than 8 years old.
7. Has covered less than 80,000 miles on the day that **You** purchased **Your** policy.
8. It is otherwise not an **Excluded Vehicle**.
9. It is principally used in the **UK**.
10. It is fully insured under the provisions of a **Comprehensive Motor Insurance Policy**.

WHAT IS COVERED

WHAT IS COVERED UNDER THIS POLICY

You have completed an application, declared to **Us** that **Your Vehicle** meets the POLICY ELIGIBILITY CRITERIA and paid the required premium to **Us**.

In return, and subject to the terms and conditions of this Policy, if an **Incident** occurs within the **Territorial Limits** during the **Period of insurance** that causes the insured **Vehicle** to be declared a **Total Loss**, **We** will, following settlement by **Your Motor Insurer** (such settlement to be approved by **Us**) pay the difference between **Your Motor Insurance Policy Payment** and either;

1. for the first three years following commencement of cover under this Policy only, the purchase price of the **Vehicle** as confirmed by the **Net Invoice Purchase Price** or the amount of **Your Finance Early Settlement Figure**, whichever is the greater; or
2. after the expiry of three years following commencement of cover under this Policy, the amount of **Your Finance Early Settlement Figure**;

subject always to the **Total Loss** value being assessed based upon a determination by **Your Motor Insurer** and **Us** that the condition of the **Vehicle** at the time of the **Incident** was not less than average for a vehicle of the same age and mileage and in particular that no non **Incident** damage on the **Vehicle** was taken into account when the **Total Loss** value was assessed. **We** shall at **Our** discretion reserve the right to rely upon a **Total Loss** value as determined by an automotive engineering expert as instructed by **Us**.

Cover is also included up to a maximum of £250 for any applicable single accidental damage **Policy Excess** deducted by **Your Motor Insurer** when declaring **Your Vehicle** a **Total Loss**.

The maximum amount **We** will pay in respect of any **Claim** will in total not exceed the **Limit of Indemnity** agreed by **You** as shown in **Your Policy Schedule**.

By accepting this Policy **You** hereby give **Us** the right to contact **Your Motor Insurer** to discuss with them any matter relating to the **Incident** and **Your** claim under the terms of **Your Comprehensive Motor Insurance Policy** and **You** permit them to release to **Us** any information and/or documents that **We** might reasonably request so as to assist **Us** to determine **Our** liability under the terms of this Policy.

POLICY EXCLUSIONS

No cover is provided under this Policy:

1. For any loss arising as a consequence of **Your Comprehensive Motor Insurance Policy** being invalid or **Your Motor Insurer** refusing to indemnify **You** under the accidental damage, fire or theft sections of such policy.
2. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on unsuitable ground.
3. If **Your Vehicle** has been used in any sort of competitions or rallies, for racing, pace making, speed testing or in reliability trials or is otherwise an **Excluded Vehicle**.
4. If **Your Vehicle** has been used as a taxi or for chauffeuring, as a driving school vehicle or for couriering unless previously notified to **Us**, **We** have agreed to provide cover, and an additional premium has been paid.
5. If the driver of the **Vehicle** at the time of the **Incident**:
 - a. Was driving in breach of driver licensing regulations; or
 - b. Was intoxicated by alcohol; or
 - c. Was under the influence of drugs not prescribed by a registered medical practitioner; or
 - d. Was on drugs prescribed by a registered medical practitioner where a warning against driving had been given; or
 - e. Was otherwise driving illegally.
6. If at the time of the **Incident** the **Vehicle** was being used in contravention of legislation with regards to MOT, motor insurance or Vehicle Excise Duty (Road Tax).
7. Where the **Vehicle** is left unattended unless the doors have been locked and the keys removed and all security devices and immobilisers fitted to the **Vehicle** have been activated and are in full working order.
8. Where the **Vehicle** did not meet the POLICY ELIGIBILITY CRITERIA at commencement of cover, is otherwise an **Excluded Vehicle** or, save where **You** have fully advised **Us** and **We** have agreed to provide cover, where any modifications, optional extras or accessories have been fitted other than in accordance with the manufacturer's specifications.
9. If the **Incident** occurs outside the **Territorial Limits**.
10. For any **Consequential Loss** to include any sum relating to road fund licence, motor insurance premium, fuel, and non-transferable/non-refundable premium for this Policy.
11. For the VAT element of any **Claim** where the VAT element of the purchase price for the **Vehicle** had been or was due to be recovered as part of a VAT Return by **You** or **Your** business.
12. For any amount paid by **You** in excess of the **Market Value** when **You** purchased the **Vehicle** or for any additional amount advanced to **You** by **Your Financier** that was in excess of the **Market Value** when **You** purchased the **Vehicle**.
13. Any **Policy Excess** that is reasonably recoverable from a third party.
14. For any loss arising as a consequence of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by **UK** law, or other hostile events, nationalisation or confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

POLICY CONDITIONS

Conditions precedent to Our Policy liability - You (or anyone providing information on Your behalf) must comply with the following Conditions for cover under this Policy to be effective.

1. You or anyone acting on Your behalf must truthfully and honestly deal with Us at all times and must not conceal from Us or misrepresent any information likely to have influenced Our acceptance of Your proposal for cover or any renewal of this Policy, or influence Our consideration and assessment of any Claim.
2. You must at all times ensure that Your Vehicle is maintained in a fully roadworthy condition, that it is compliant with all relevant law permitting the Vehicle to be used on a public road, and correctly insured under a Comprehensive Motor Insurance Policy.
3. You must immediately report to the relevant police authority any Incident involving the theft of or malicious or 'hit and run' damage to Your Vehicle confirming to Us to whom the matter was reported and the relevant crime report number.
4. You must report to Us as soon as reasonably practical if there is a potential Claim and supply to Us such information and assistance as We might reasonably require to establish the amount of any Claim payment to include all relevant documents.
5. When making a Claim You must comply with Our requirements as laid out in this Policy under the CLAIM PROCEDURE section. By accepting this Policy You hereby give Us the right to contact Your Motor Insurer to discuss with them any matter relating to the Incident and Your claim under the terms of Your Comprehensive Motor Insurance Policy and You permit them to release to Us any documents that We might reasonably request so as to assist Us to determine Our liability under the terms of this Policy. If You do not give Us this right or otherwise withdraw that right then no Claim payment will be made.
6. You must, prior to Our acceptance of any Claim, reasonably demonstrate to Us that You have used Your best endeavours to obtain the maximum settlement under Your Comprehensive Motor Insurance Policy. We may require You to submit additional information to Your Motor Insurer and negotiate accordingly and You must allow Us to enter into direct negotiation with Your Motor Insurer on Your behalf if We believe this to be appropriate.
7. You must not accept any Total Loss offer from Your Motor Insurer without Our approval and/or prior to Us giving You express consent to do so. If You do accept Your Motor Insurer's Total Loss offer without Our approval and/or Our express consent, then We may at our sole discretion only settle Your Claim utilising the amount of Your Motor Insurance Policy Payment or the Market Value of the Vehicle as reasonably calculated by Us at the date of the Total Loss, whichever is the greater, in Our assessment of Your Claim.
8. If Your Motor Insurer reduces the amount it pays under Your Comprehensive Motor Insurance Policy due to the condition of Your Vehicle when declared a Total Loss We will reduce any sum We pay under this Policy by the same amount.

GENERAL POLICY CONDITIONS

1. You must disclose to Us any other insurance or indemnity granting the cover provided under this Policy in which event We will not be liable for more than Our rateable proportion of any loss.
2. This Policy shall be construed in accordance with English Law save where We might otherwise agree with You at Our sole discretion.

ASSIGNMENT AND SUBROGATION

You are not entitled to assign any of Your rights under this Policy to any other person or entity unless We agree that you may do so.

In the event of Us making a payment under the terms of this Policy We shall be subrogated to Your rights or causes of action related to or arising from the Incident against any other party and by accepting this Policy You agree to provide Us with all such reasonable assistance as We may reasonably require to pursue those rights.

CLAIM PROCEDURE

In the event of a possible Claim please follow the claims procedure set out below with written notice of the facts on which the Claim is based to be provided to Us within 30 days of the date of the Incident. If such notice is not given to Us (or within any extension of time agreed by Us), no indemnity will be provided under this Policy.

In the event of a possible Claim please contact Us by;
telephoning 03300 944 444
or emailing claims@best4gap.com with the following information:-

- Your name, address and postcode and a daytime contact telephone number; and
- Your Policy reference number and details of Your Vehicle.

Our working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. Telephone calls may be recorded for the purpose of staff training and improving customer service.

We will then advise You how to proceed with Your Claim.

Please note that in order to process Your Claim supporting information will be requested by Us which may include, but not be limited to the following;

- Copies of Your Comprehensive Motor Insurance Policy documents and Your confirmation of the amount of any Policy Excess that Your Motor Insurer will apply.
- Copies of the purchase invoice for Your Vehicle, its V5 registration document and confirmation of its mileage on the date of the Incident.
- Your Vehicle Finance Agreement and any correspondence received from Your Financier.
- The date and circumstances of the Incident.
- Copies of any insurance repair estimates for Your Vehicle.
- Copies of correspondence from Your Motor Insurer covering the value of Your Vehicle and their assessment figures for their Total Loss offer.
- You must give express permission to Your Motor Insurer and Financier so that We may discuss with them the claim under Your Comprehensive Motor Insurance Policy and any matter relating to Your Finance Agreement insofar as it is relevant to any Claim.

Please quote Your policy number in all correspondence.

POLICY TRANSFER

If You sell Your Vehicle and provided that no Claim has been made, You may subject to Our agreement transfer the remaining cover to another Vehicle meeting the POLICY ELIGIBILITY CRITERIA. Where the Net Invoice Purchase Price of the replacement Vehicle is greater than the original Vehicle Net Invoice Purchase Price, an additional premium may be required. This Policy may only be transferred once within the Period of Insurance.

Your application must be made to Us within 14 days of the change of Vehicle. An administration fee of £35 will be charged for each transfer and a new Policy Schedule will be issued by Us confirming the replacement Vehicle details. Cover for the replacement Vehicle will not include any refinancing.

If You choose to have the Vehicle replaced on "a new for old basis" under the terms of Your Comprehensive Motor Insurance Policy following a Total Loss of the Vehicle within 12 months of the start date of this policy, We will transfer the balance of this Policy to the replacement Vehicle if You ask Us to do so.

In the event of Your death, the benefits of this Policy may be transferred to Your spouse or partner. Your spouse or partner must advise Us of the position as soon as is reasonable in all the circumstances, the Vehicle must be registered in their name and upon acceptance by Us of the transfer they will be deemed as the policyholder and be bound by the terms and conditions of this Policy.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is Your responsibility to inform Us in writing of any changes or modifications to the Vehicle or Your personal circumstances, such as a change of address, email or contact details.

TERMINATION OF COVER

The cover provided under this Policy will automatically terminate on its expiry date, payment of a **Claim**, or upon cancellation.

CANCELLATION

If this Policy does not meet with **Your** requirements, please return it to **Us** within 30 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Claim**. Thereafter, **You** may cancel **Your** Policy in writing at any time, provided **You** have not made a **Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

Requests for cancellation should be made in writing to **Us**. All refunds will need to be directed back to the original payment card used at the time for the purchase of this Policy. Refunds will be made within 14 days.

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with policy terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this Policy or any **Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the Policy **You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this Policy immediately. No **Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** sole discretion advise the police authorities where **We** feel it appropriate.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future.

Our cancellation letter will be sent to **You** at **Your** last known address.

CONTACTING US

Email: enquiries@best4gap.com

By writing: Best4 GAP, Building 5 Archipelago Office Park, Lyon Way, Camberley, Surrey, GU16 7ER

By telephoning: 03300 944 444

In all correspondence please state **Your** full name, address and **Vehicle** registration number.

Please note that Best4 GAP operates a strict zero tolerance verbal abuse policy when dealing with customers. Best4 GAP reserves the right to immediately cancel cover, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of our staff and or the business.

AUTOGUARD WARRANTIES PRIVACY POLICY

Autoguard Warranties are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **We** process **Your** personal data in accordance with the relevant data protection legislation.

Our 'Privacy Policy' may be viewed on **Our** website at www.autoguardwarranties.com/privacy-policy

FINANCIAL & LEGAL INSURANCE COMPANY LIMITED'S FULL PRIVACY NOTICE

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://financialandlegal.co.uk> or request a copy by emailing us at info@financialandlegal.co.uk. Alternatively, you can write to us at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

YOUR INSURERS

This policy is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

COMPLAINTS PROCEDURE

We aim to provide a first class service at all times. If **You** are not satisfied by **Our** service, **We** would like to hear about it in order for **Us** to put things right. **You** may make a complaint by following the steps listed below. **We** will aim to deal with **your** complaint quickly and courteously.

A COMPLAINT AGAINST BEST4 GAP (THE ADMINISTRATOR)

Step 1: The majority of complaints are seen to and resolved quickly and promptly by **Our** policy team. In case they are unable to help **you**, **you** may approach the manager or senior person responsible.

Step 2: If **You** remain dissatisfied, **You** may put **Your** complaint forward in writing to **Our** CEO by addressing a letter to the Chief Executive Officer CEO, Best4 GAP Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER or by e-mail to complaints@best4gap.com

In **Your** written complaint please head **Your** letter or e-mail COMPLAINT and include **Your** full name, address and **Vehicle** registration number, detail the reason for **Your** complaint and include copies of any material **You** may wish to provide us.

Taking your complaint further: If after following both Step 1 and Step 2 **You** are not satisfied, **You** may then refer the dispute to the Financial Ombudsman Service (FOS) within six months of our final response. The FOS will only be able to consider **your** complaint if both Step 1 and Step 2 above have been followed. The FOS may be contacted at Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

A COMPLAINT AGAINST FINANCIAL & LEGAL INSURANCE COMPANY LIMITED, THE COMPANY THAT UNDERWRITES THIS POLICY

Our aim is to provide a first-class standard of service at all times.

If **You** feel that **You** have been let down and **you** wish to raise a complaint about the sale of this policy, please contact **Your** insurance broker.

If **You** feel that **We** have let **You** down and **You** wish to raise a complaint, please contact us on 0161 393 9916 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the reference number on **Your** certificate of insurance on all correspondence.

Our staff will attempt to resolve **Your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to **You**. Where this is not possible, **We** will acknowledge **Your** complaint promptly. If the complaint is not resolved within 4 weeks of receipt, **We** will write to **You** and let **You** know what further action **We** will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of **Our** letter in response to **Your** complaint **You** remain dissatisfied, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or E-Mail: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

The use of these facilities does not affect **Your** right to take legal action.

COMPENSATION SCHEME

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy you may be entitled to compensation from the Compensation Scheme.



Building 5,
Archipelago Office Park, Lyon
Way, Camberley,
Surrey GU16 7ER

Tel: 03300 944 444
enquiries@best4warranty.com

Best4 is a trading name
of Autoguard Warranties
Ltd, Company Number
06574030 , who are
authorised and regulated
by the Financial Conduct
Authority Reference
number 500640



Motor Industry Code of Practice for



Vehicle Warranties



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